

How to Report Storm Damage in Delaware

Dover, DE – Monday, April 15, 2019, With the aftermath of Delaware's first spring storm now starting, here are some things to help you with storm damage to your property.

- Ensure everyone is safe and it is safe to enter the area
- Contact your insurance company before you begin cleaning up or making repairs
- Take pictures of any damage you see
- After you've taken photographs, make repairs that will prevent further damage (cover broken windows, damaged walls, and leaking roofs), but DO NOT make permanent repairs

If you suffer property loss, your insurance company should inspect the property first and an agreement should be reached on the cost of permanent repairs. Save all receipts, including those from temporary repairs, for your insurance adjuster. With proper documentation and your full cooperation, you can avoid delays in processing your claims.

Delaware Insurance Commissioner Navarro said, "I'd like to emphasize the importance of taking the aforementioned actions when making a claim with your insurance company. These are important steps that will greatly assist you if the need arises to make a claim. The storm last night that brought significant damage to parts of Sussex County and some other areas of our state is a reminder that these events can happen with little or no warning, and change lives forever. "

In the unfortunate event that you suffer property loss or damage, a Home Inventory makes the claims process much easier. Including the brand name, model and serial numbers, date of purchase, receipts, and photos in the inventory helps the insurance company make a quick and accurate assessment of your

loss. An alternative to a written inventory is to photograph or video each room of your home and its respective content. The more detailed the photographs or video (open drawers, closets, sheds and garages), the more accurately your loss can be evaluated.

For posterity, email inventories, photographs, policies and emergency lists to yourself and/or a trusted friend or family member living outside of the storm's threat. Keeping your insurance policy, inventory, and quick reference list together and stored in a waterproof, fireproof box, or safe, is a good idea. If you evacuate, remember to take this information with you.

Find a printable Home Inventory here:

<https://insurance.delaware.gov/wp-content/uploads/sites/15/2018/09/Home-Inventory-Form-2018.pdf>

If you have any problems processing your claims, do not hesitate to reach out to the Delaware Department of Insurance at 302-674-7300. Visit our website at insurance.delaware.gov.

Contact: Vince Ryan

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Email: vince.ryan@delaware.gov

Delaware Department of Insurance

<http://www.insurance.delaware.gov>

Dover Office: 302-674-7300

Consumer Services Division: 1-800-282-8611